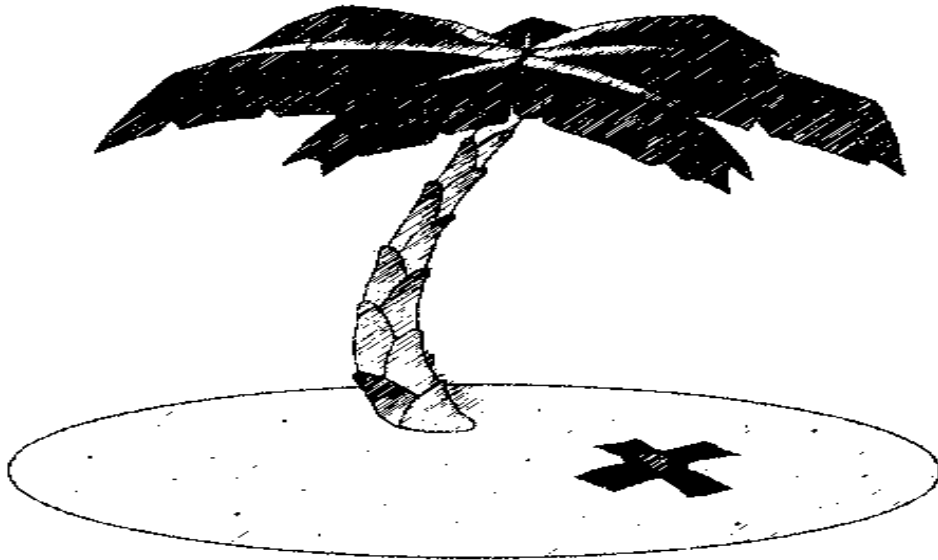




DEPARTMENT OF FINANCIAL SERVICES

Division of Accounting and Auditing – Bureau of Unclaimed Property

Florida Unclaimed Property Reporting Instructions Manual



Bureau of Unclaimed Property

850-413-5522

www.fltreasurehunt.org

DFS-A4-1992

Effective Date 5-3-10

Rule 69I-20.041, F.A.C.

This Reporting Instructions Manual is designed to contain all the information that an entity will need to report unclaimed property to the Florida Department of Financial Services (Department). Holders of unclaimed property play an important role in reuniting property with its owners. This manual is designed to help holders of unclaimed property (i.e. corporations, retailers, public entities, etc.) report unclaimed property and provide updated instructions for those who have previously reported. **Section 1 of this manual contains important general information relating to the reporting of unclaimed property.** Section 2 of the manual contains the reporting requirements and forms that are to be used in reporting unclaimed property to the Department.

We would like to highlight a few requirements that are detailed in this manual that a holder must remember when preparing and submitting the unclaimed property report:

- The statutory authority for unclaimed property is Chapter 717, Florida Statutes, The Florida Disposition of Unclaimed Property Act.
- The report must be filed before May 1 of each year. The report shall apply to the preceding calendar year.
- A report identifying 25 or more properties **must be** submitted by an electronic medium (diskette or CD-ROM). A report identifying less than 25 accounts may submitted either by an electronic medium (diskette or CD-ROM) or manually using the Department's reporting forms. Owner names must not contain punctuation or numerical values unless the owner is a business whose name contains a numerical value (i.e. 84 Lumber). Non-compliance with this requirement could lead to a report being returned for correction.
- Free software for electronic reporting can be downloaded from our web page at www.fltreasurehunt.org under the Reporting Unclaimed Property link.
- To increase the chances of returning property to the rightful owners, all relevant owner information must be included on the report (name, address, ssn, date of birth, etc.).
- For unclaimed property items with a value of \$50 or more, see section 1.3.3 for the due diligence requirements.
- All business entities having unclaimed property due and owing to the State of Florida are required to file an annual unclaimed property report.
- Full Remittance (cash and securities) must be enclosed with report. Make your check payable to "Florida Department of Financial Services" and all securities certificates must be registered to the "Florida Department of Financial Services" (Securities transfer instructions can be found in Section 2.2.2).

If you have any questions about the reporting of unclaimed property, the Reporting Section telephone number is (850) 413-5522 and the fax number is (850) 413-3018. The e-mail address is EReporting@MyFloridaCFO.com.

The Compliance Section periodically conducts Unclaimed Property workshops to help educate the holder community in reporting unclaimed property. Visit our web page at www.fltreasurehunt.org and click on the Events link to see scheduled workshops or contact the Compliance Section at (850) 413-5522 for more information.

TABLE OF CONTENTS

1. GENERAL INFORMATION.....	4
1.1 THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY ACT AND REGULATIONS	4
1.2 WHAT IS UNCLAIMED PROPERTY?	4
1.3 HOW TO REPORT UNCLAIMED PROPERTY?.....	4
1.3.1 Determine Liability.....	4
1.3.2 Determine Where to Report.....	4
1.3.3 Perform Due Diligence.....	5
1.3.4 Do holders need to report items under \$50?	5
1.3.5 Do holders have to file a report if the holder has never filed or if the holder has no unclaimed property to report?.....	6
1.3.6 When are Unclaimed Property Reports Due to Florida?	6
1.3.7 How to File an Unclaimed Property Report and Remit the Property?.....	6
1.3.8 Where to send the Florida Unclaimed Property Report.....	7
1.4 CAN A HOLDER REQUEST AN EXTENSION OF THE REPORT DUE DATE?	7
1.5 WHAT TO DO IF ADDITIONAL ITEMS ARE DISCOVERED AFTER REPORT IS FILED.	8
1.6 WHAT IF A HOLDER HAS QUESTIONS REGARDING THE REPORTING OF UNCLAIMED PROPERTY?	8
1.7 HOW LONG MUST A HOLDER RETAIN RECORDS RELATING TO THE UNCLAIMED PROPERTY?	8
1.8 CAN THE HOLDER REPORT UNCLAIMED PROPERTY DUE TO OTHER STATES THROUGH FLORIDA?	8
1.9 SPECIAL NOTE TO HOLDERS REPORTING UNCLAIMED PROPERTY HELD OR OWING UNDER ANY LIFE OR ENDOWMENT INSURANCE POLICY OR ANNUITY CONTRACT	9
2. HOLDER REPORTING METHODS, FORMS & INSTRUCTIONS.....	10
2.1 DFS-UP-111 COVER SHEET	10
2.2 DEPARTMENT FORMS TO BE USED IN REPORTING UNCLAIMED PROPERTY	12
2.2.1 DFS-UP-121 for Cash Items	12
DFS-UP-121	13
2.2.1.1 DFS-UP-121 Form Detail.....	14
2.2.2 DFS-UP-128 for Securities.....	15
DFS-UP-128.....	16
2.2.2.1 DFS-UP-128 Form Detail.....	17
2.2.3 DFS-UP-129 for Safe Deposit Boxes or Other Safekeeping Repository	17
DFS-UP-129.....	18
2.2.3.1 DFS-UP-129 Form Detail.....	19
2.2.3.2 safe deposit box reporting requirements (important)	19
2.2.3.3 packaging/shipping of contents requirements.....	20
2.3 GENERAL INSTRUCTIONS FOR ELECTRONIC REPORTING	27
2.3.1 GENERAL INFORMATION	27
2.3.1.1 Diskettes and cd-roms.....	28
3. APPENDIX A - RELATIONSHIP CODES TABLE (FORMS & ELECTRONIC).....	29
4. APPENDIX B – OWNER TYPE CODES TABLE (ELECTRONIC ONLY).....	29
5. APPENDIX C – TANGIBLE PROPERTY TYPE CODES TABLE (ELECTRONIC ONLY) ..	29
6. APPENDIX D - FLORIDA PROPERTY CODE AND DORMANCY TABLE (FORMS & ELECTRONIC) ***SEE IMPORTANT FOOTNOTE	30
7. APPENDIX E - SAMPLE DUE DILIGENCE LETTER.....	33
8. APPENDIX F - UNCLAIMED PROPERTY STAFF	34
9. APPENDIX G – RECIPROCITY/EXCHANGE INFORMATION.....	35
10. APPENDIX H – NUMISMATIC CURRENCY LIST.....	36
11. APPENDIX I – ELECTRONIC FILE ENCRYPTION INFORMATION.....	37
12. APPENDIX J – NAICS CODE LIST.....	38

1. GENERAL INFORMATION

This section is intended to educate holders concerning unclaimed property reporting obligations as required under Chapter 717, Florida Statutes, The Florida Disposition of Unclaimed Property Act and rules.

1.1 THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY ACT AND REGULATIONS

Chapter 717, Florida Statutes, is The Florida Disposition of Unclaimed Property Act. Virtually every business organization from non-profits to Fortune 500 corporations to governmental agencies has some form of unclaimed property in their possession and is considered a “Holder” of unclaimed property.

The Florida Department of Financial Services is the designated state agency that administers Chapter 717, Florida Statutes.

1.2 WHAT IS UNCLAIMED PROPERTY?

Unclaimed property is primarily an **intangible** property liability that has been inactive on the books of an entity for a period of time (dormancy period), and for which there has been no owner generated activity. **The intangible property liability does not become unclaimed property until it reaches the end of the required dormancy period as provided by law.** The only **tangible** personal property subject to the Unclaimed Property Law are items from safe deposit boxes in financial institutions as provided in Section 717.116, Florida Statutes. Examples of potential unclaimed property and the designated dormancy period are in the Florida Property Code and Dormancy Table found in Appendix D.

The entity in possession of a property belonging to another or indebted to another on an obligation is considered a “Holder” and will be referred as “Holder” throughout the remainder of this manual.

1.3 HOW TO REPORT UNCLAIMED PROPERTY?

1.3.1 Determine Liability

Determine your liability by identifying the properties that meet the definition of unclaimed property (See section 1.2 of this manual).

1.3.2 Determine Where to Report

The U.S. Supreme Court, in its 1965 *Texas v. New Jersey* decision, established the rules of jurisdiction as to where a holder should report **intangible** unclaimed property. In accordance with that decision, the **primary rule** in determining where to report **intangible** unclaimed property dictates that **intangible** unclaimed property should be reported to the state of the owner's last known address. The **secondary rule** in determining where to report **intangible** unclaimed property dictates that when there is either an unknown owner, no last known address or the owner's address was located in a state or country without an applicable unclaimed property law, the **intangible** property is be reported to the holder's state of domicile.

Under Chapter 717, Florida Statutes, a last known address that provides only that the owner was a resident of Florida is sufficient for reporting purposes.

Domicile means the state of incorporation, in the case of a corporation incorporated under the laws of a state, and the state of the principal place of business, in the case of a person not incorporated under the laws of a state.

Pursuant to Section 717.116, Florida Statutes, all tangible and intangible property held by a banking or financial organization in a safe-deposit box or any other safekeeping repository in Florida that has not been claimed by the owner for more than 3 years after the lease or rental period on the box or other repository has expired is presumed unclaimed and must be reported to Florida.

IMPORTANT – Once you determine where you are required to report the property you must comply with the unclaimed property laws for that state. Requirements of the unclaimed property law vary among states, specifically for the property dormancy period, due diligence requirements, and when and how to report.

1.3.3 Perform Due Diligence

Section 717.117(4), Florida Statutes, requires that for all the unclaimed property accounts valued at \$50 or greater, the holder must use due diligence. This **must be** performed not more than 120 days and not less than 60 days prior to filing the report required under Section 717.117, Florida Statutes. A written notice is required to be sent to the apparent owner's last known address informing the apparent owner of the unclaimed property account and requesting that the apparent owner respond to the notice. The holder must provide the name and contact information of the **holder's staff person** whom the owner can contact if they have any questions. To avoid confusion, the due diligence letter **must not** contain any contact information for the state. See sample due diligence letter in Appendix E. (**NOTE: The sample letter is provided just as an example and is not a required format.**)

If the apparent owner's address is known to be a "bad" address, the Department recommends that the holder use reasonable and prudent methods under particular circumstances to locate apparent owners of inactive accounts using the taxpayer identification number or social security number, if known, which may include, but are not limited to, using a nationwide database, cross-indexing with other records of the holder, or engaging a licensed agency or company capable of conducting such search and providing updated addresses.

IMPORTANT – DUE DILIGENCE IS REQUIRED BY LAW FOR ACCOUNTS \$50 OR GREATER. FAILURE TO PERFORM DUE DILIGENCE MAY RESULT IN THE IMPOSITION OF PENALTIES AND FINES.

1.3.4 Do holders need to report items under \$50?

Yes, except in the below cases.

- Section 717.117(1)(f), Florida Statutes, provides that any person or business association or public corporation holding funds presumed unclaimed and having a total value of \$10 or less may file a zero balance report for that reporting period.
- Section 717.117(1)(h), Florida Statutes, provides that **credit balances, customer overpayments, security deposits and refunds** having a value of less than \$10 are not presumed unclaimed. If a property is one of these four property types with a value of less than \$10, Florida law provides that the individual property is not reportable.

Section 717.117(1)(d), Florida Statutes, provides that reportable items under \$50 may be reported in an **"AGGREGATE"** to simplify reporting. **Securities related property (SC property type codes) cannot be reported in the aggregate.**

- Aggregate items are those properties where the amount is less than \$50 or properties where the owner is unknown, regardless of the amount. In both cases, the items are totaled into one amount and reported as "AGGREGATE".
- These **"AGGREGATE" totals must be grouped by property type codes**. On the unclaimed property report, list all items reportable in the "AGGREGATE" first. Aggregate property type codes XX99 (eg. AC99, MS99, etc.) must not be used.

The holder is not required to report items in the aggregate. The holder can elect to list each individual property.

NOTE: If an owner comes forward to claim a property reported in the aggregate, the holder will be contacted by the Department to verify if the owner was part of the aggregate property. This process can be simplified with the holder sending an additional document with the report listing each owner and owner information that makes up the aggregate. This information is maintained with the filed report and is referred to if an owner comes forward to claim a property reported in the aggregate.

1.3.5 Do holders have to file a report if the holder has never filed or if the holder has no unclaimed property to report?

No. Holders may file a “zero” report if the total value of the unclaimed property due to the State of Florida for the report year is \$10 or less. Additionally, pursuant to Chapter 717, F.S., the Department has the authority to audit holders to verify information filed with the Department and to determine if there is unclaimed property that may have not been reported or was under-reported.

1.3.6 When are Unclaimed Property Reports Due to Florida?

The unclaimed property annual report must be filed before May 1 of each year. The report shall apply to the preceding calendar year. The report must include all property that has gone unclaimed for the required dormancy period, as of the preceding December 31 (ex. An outstanding accounts payable check dated September 24, 2004, would reach its five year dormancy period on September 24, 2009, and must be reported and remitted to the Department by April 30, 2010. An outstanding payroll check dated January 5, 2008 would reach its one year dormancy period on January 5, 2009, and also must be reported and remitted to the Department by April 30, 2010). See Appendix D for property types and the corresponding property type codes and dormancy periods.

NOTE – All property held by courts and government entities regardless of the property type have a one year dormancy period.

Full Remittance (cash and securities) must be enclosed with report, with the exception of safe deposit box contents which are due 120 days after the report due date. Make your check payable to “Florida Department of Financial Services” and all security certificates must be registered to the “Florida Department of Financial Services” (See Section 2.2.2 for detailed securities remittance instructions).

The Department encourages the use of wire transfers for the remittance of the cash properties. Wire transfer instructions can be obtained by emailing the Department at EReporting@MyFloridaCFO.com. A copy of the wire transfer must be included with the report.

NOTE – The holder can be subject to penalties if the report and remittance are not received by the required due date.

1.3.7 How to File an Unclaimed Property Report and Remit the Property?

Section 717.117(1), Florida Statutes, requires that an unclaimed property report identifying 25 or more different apparent owners **must be** submitted by the holder via electronic medium. An unclaimed property report identifying less than 25 apparent owners can be submitted by electronic medium or on the Department forms.

- **DFS-UP-111 Cover Sheet** – must be included with the submission of the unclaimed property report (regardless of whether a holder files manually or electronically). Information on the DFS-UP-111 Cover Sheet can be found in Section 2.1 of this manual.
- **Filing Manually on Department Forms** - Complete and mail the applicable Department forms. These forms and instructions can be found in Section 2.2 of this manual. The Department reporting forms can also be printed from our web page at www.fltreasurehunt.org.

Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information section, click on the **Paper Reporting Forms** link. The Department Forms can only be used if the holder is reporting less than 25 properties.

- **Filing Electronically on Electronic Medium** – Electronic medium is required when the holder is reporting 25 or more properties. The NAUPA standard file format is required. The electronic file in NAUPA standard format must be saved on a diskette or CD-Rom. To create an electronic file in the NAUPA standard format, a NAUPA approved software program is available for free on our web page at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information Section, click on the **Holder Reporting Software and Instructions** link. The general instructions for Electronic Reporting can also be found in Section 2.3 of this manual.

The Department **does not** provide pre-formatted diskette(s) or CD-ROM(s) for use by the holder. The Department encourages, but does not require, that computer generated reports (i.e. printouts) of the accounts reported be sent along with the diskette(s) or CD-ROM(s).

1.3.8 Where to send the Florida Unclaimed Property Report

Mail the unclaimed property report along with the remittance for unclaimed property due to Florida to:

Florida Department of Financial Services
Bureau of Unclaimed Property – Reporting Section
P.O. Box 6350
Tallahassee, FL 32314-6350

For holders who overnight express the unclaimed property report along with the remittance for unclaimed property due to Florida and for all other correspondence, use the following address:

Florida Department of Financial Services
Bureau of Unclaimed Property – Reporting Section
200 E. Gaines Street, Larson Bldg.
Tallahassee, FL 32399-0358

1.4 CAN A HOLDER REQUEST AN EXTENSION OF THE REPORT DUE DATE?

Upon written request, the Department may postpone the reporting date or extend the property delivery date for a period of up to sixty (60) days for, but not limited to the following reasons:

- a. Natural disasters;
- b. Acts of war or terrorism;
- c. Report to be filed by the holder or its subsidiaries using an electronic medium for the first time; or
- d. Significant changes in personnel.

Extensions for the reasons set forth above shall be granted for one reporting period only within a three year time frame from the date of the first extension.

The Department requests that the holder submit their extension request in writing at least 30 days prior to the April 30th due date. In no event shall the extension be granted beyond June 29th or the next business day if June 29th falls on a weekend or state holiday. The request must contain the holder name, holder number, if known, the company FEIN and the reason for the extension request. Send the request to the attention of the Compliance Section at the below address.

Florida Department of Financial Services
Bureau of Unclaimed Property – Compliance Section
200 E. Gaines Street, Larson Bldg.
Tallahassee, FL 32399-0358

Extension requests may also be sent by e-mail to EReporting@MyFloridaCFO.com or by fax to (850) 413-3018.

1.5 WHAT TO DO IF ADDITIONAL ITEMS ARE DISCOVERED AFTER REPORT IS FILED.

The holder must file a supplemental report following the same process as the original report. Be aware that supplemental reports delivered after the April 30 deadline are subject to potential late filing fines and interest penalties.

1.6 WHAT IF A HOLDER HAS QUESTIONS REGARDING THE REPORTING OF UNCLAIMED PROPERTY?

Contact the Department by telephone, fax or e-mail. The telephone number is (850) 413-5522; the fax number is (850) 413-3018; and the e-mail address is EReporting@MyFloridaCFO.com.

The Compliance Section periodically conducts Unclaimed Property workshops to help educate the holder community in reporting unclaimed property. For more information, visit our web page at www.fltreasurehunt.org and click on the **Events** link to see scheduled workshops or contact the Compliance Section at (850) 413-5522 for more information.

1.7 HOW LONG MUST A HOLDER RETAIN RECORDS RELATING TO THE UNCLAIMED PROPERTY?

Generally, Section 717.1311(1), Florida Statutes, requires holders to retain records of unclaimed property for five (5) years after the property was reportable. Section 717.1311(2), Florida Statutes, requires holders of traveler's checks, money orders or other similar written instruments to retain records for three (3) years. However, because of the ten (10) year reach back period of Section 717.129(2), Florida Statutes, the Department recommends keeping records for ten (10) years in case of an audit. If records are not available or if the available records are not sufficient to determine the amount due and owing, the evidence of the amount of underpayment may be reasonably estimated. Records are not available when the holder, or the holder's agent, does not produce any relevant unclaimed property records that have been requested.

1.8 CAN THE HOLDER REPORT UNCLAIMED PROPERTY DUE TO OTHER STATES THROUGH FLORIDA?

The failure to properly report unclaimed property in accordance with section 1.3.2 may result in the imposition of fines and penalties by the state entitled to receive the unclaimed property. However, if unclaimed property due to another state is received by the Department, the Department does have reciprocity agreements with some states.

Not all states adhere to this practice; therefore, the Department highly recommends you review the Reciprocity Exchange Information and Reciprocity Matrix. The Reciprocity Matrix provides current state unclaimed property reciprocity/exchange practices and can be found on our web page at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information section, click on the **Reciprocity/Exchange Information** link and then click on the **Reciprocity Matrix** link (See Appendix G).

1.9 SPECIAL NOTE TO HOLDERS REPORTING UNCLAIMED PROPERTY HELD OR OWING UNDER ANY LIFE OR ENDOWMENT INSURANCE POLICY OR ANNUITY CONTRACT

Section 717.117(1)(b), Florida Statutes, provides that “For unclaimed funds which have a value of \$50 or more held or owing under any life or endowment insurance policy or annuity contract, the full name, taxpayer identification number or social security number, date of birth, if known, and last known address of the insured or annuitant and of the beneficiary according to records of the insurance company holding or owing the funds” must be included with the unclaimed property report submitted to the Department.

This information is in addition to the owner information provided by the holder on the DFS-UP-121 form or the electronic file. If you are reporting on the Department forms, you can include a separate spreadsheet with this information with the reporting package.

If you are reporting in electronic format, the information must be reported as detailed in Section 2.3. of this manual.

2. HOLDER REPORTING METHODS, FORMS & INSTRUCTIONS

Section 2 of this manual provides detailed information on the requirements and forms for reporting unclaimed property to the State of Florida. The Department requires that holders of unclaimed property report manually on the Department forms or by an electronic medium (diskette or CD-ROM). In either case, the holder report must be accompanied by a DFS-UP-111 Cover Sheet.

Section 717.117(1), Florida Statutes, provides that a report identifying 25 or more different apparent owners must be submitted by the holder via electronic medium (diskette or CD-ROM). Reports not adhering to these requirements will be returned to you to supply the omitted information and is subject to potential fines and interest penalties. For reporting via electronic medium, see Section 2.3.

2.1 DFS-UP-111 COVER SHEET

THE DEPARTMENT'S COVER SHEET IS REQUIRED TO BE SUBMITTED WITH ALL DEPARTMENT FORMS AND ELECTRONIC REPORTS.

The DFS-UP-111 Cover Sheet is a Department created form that must be submitted with the Department forms or electronic file. The Cover Sheet contains the current information on a holder that is registered in our unclaimed property database and has been assigned a Florida holder number. The Cover Sheet includes the summary totals for Cash, Securities and Safe Deposit Box contents from either the Department forms or the electronic file.

The holder must confirm the information on the Cover Sheet prior to submitting the unclaimed property reporting package. Make the necessary name and address changes on this form by drawing a single line through the printed information and writing or typing the new information to the immediate right. Provide the **e-mail address** of the contact person so that future correspondence can be provided via e-mail.

If the holder is currently in our unclaimed property database, then the holder can create the DFS-UP-111 Cover Sheet from our web page at www.fltreasurehunt.org under the Reporting Unclaimed Property link. The holder can produce the form by either using the assigned Florida holder number or by the holder's FEIN along with the state assigned FEIN extension number. If the holder has not been assigned a Florida holder number, the holder may request a Florida holder number by providing the following information by mail, e-mail or fax: holder name, federal employer's tax id number, address, city, state, zip code, contact person name, contact person telephone number, contact person fax number, contact person e-mail address and the North American Industry Classification Code number (See Appendix J for NAICS code list).

Mail to: Florida Department of Financial Services
Bureau of Unclaimed Property
Attn.: Compliance Section
200 East Gaines Street
Tallahassee, FL 32399-0358

E-Mail to: EReporting@MyFloridaCFO.com

Fax to: (850)413-3018 Attn: Compliance Section

NOTE: When creating the DFS-UP-111 Cover Sheet from our web page, verify that the holder information (holder number, name, address, etc.) on the Cover Sheet is for your organization. Contact the Department if any assistance is needed.

An example of a DFS-UP-111 Cover Sheet is shown below.



ALEX SINK
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA
Florida Department of Financial Services

Current Holder Information:

TEST HOLDER
XXXXXXXX
X, FL 00000

Vendor Number: F 00-0012345

HOLDER NUMBER: 12345
HOLDER SIC: 999999
SIC DESC: Transfer
Agents/securities Related
Phone: (111)111-1111

COVER SHEET FOR ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED

For Report Period Ending: **December 31, 2008**

(Please make necessary corrections to Name & Address on this form)

STATE OF INCORPORATION : _____ DATE OF INCORPORATION : _____

I, _____, state that I have caused to be prepared and have examined this report of property presumed abandoned, under Chapter 717, Florida Statutes, for the period as stated, and have enclosed a remittance check for the total amount of items reportable made payable to DEPARTMENT OF FINANCIAL SERVICES. That I am duly authorized by the holder herein to execute this report; and I believe this report is true, correct and complete as of this date, except for such property as has since ceased to be abandoned.

This report consists of:

(a) TOTAL OF CASH ITEMS REPORTED AND REMITTED (Form DFS-UP-121): \$ _____

(b) TOTAL SHARES OF STOCK REPORTED (Form DFS-UP-128): _____

(c) TOTAL NUMBER OF SAFE DEPOSIT BOXES REPORTED (Form DFS-UP-129): _____

(d) INDICATE MEDIA TYPE USED FORMS: _____

DISKETTE: _____

Signature

Date

Title

Telephone Number

Mail to:

DEPARTMENT OF FINANCIAL SERVICES
STATE OF FLORIDA
Bureau of Unclaimed Property
<Insert Address>

2.2 DEPARTMENT FORMS TO BE USED IN REPORTING UNCLAIMED PROPERTY

2.2.1 DFS-UP-121 for Cash Items

THIS FORM IS REQUIRED FOR ALL MANUAL REPORTS. This form is used to list the ‘Cash’ amounts due for owners. (See Form on page 14). Section 717.117(1), Florida Statutes, requires that if a holder is reporting 25 or more different apparent owners, then the holder must file their report via computer diskette or CD-ROM.

Section 717.117(1)(d), Florida Statutes, provides that items under \$50 may be reported in an “**AGGREGATE**” amount to simplify reporting.

List all items reportable in the aggregate first. **Aggregate totals must be grouped by property type.** Aggregate property type codes XX99 (eg. AC99, MS99, etc.) must not be used. Next, list all owners with an amount of \$50 or greater.

The holder is not required to report items in the aggregate. The holder can elect to list each individual property.

NOTE: If an owner comes forward to claim a property reported in the aggregate, the holder will be contacted by the Department to verify if the owner was part of the aggregate property. This process can be simplified by with the holder sending an additional document with the report listing each owner and owner information that makes up the aggregate. This information is maintained with the filed report and is referred to if an owner comes forward for a claim on a property reported in the aggregate.

The remittance (payment) for these items is due at the same time as the report. This form may be duplicated for reporting up to 25 owners.

ALL of the columns on the form must be completed. Any incomplete forms will be recorded as non-compliant and will be returned to the holder to correct. Information not known must be marked as “Unknown”.

NOTE for all Florida County Clerk of Courts – for the reporting of unclaimed property covered under other Florida Statutes (For Example: ss. 43.19, 733.816, 732.107, 732.1101, 705.103, 402.17 or 744.534, Florida Statutes) contact the Bureau at 850-413-5522 to obtain the information on how to report the unclaimed property.

2.2.1.1 DFS-UP-121 FORM DETAIL

- A. Column “CASH AMOUNT REPORTED” - Enter the sum of the cash amount(s) due the owner.
- B. Column “NAME and LAST KNOWN ADDRESS” - Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A). Enter the date of birth, if available. Reports not adhering to these requirements will be returned to the holder to supply the omitted information and are subject to potential fines and interest penalties.
- C. Column “SSN/FEIN OF OWNER” - Enter the social security number of the individual or FEIN for the business of the reported owner of the property. Social security numbers must be reported, specifically for payroll items, bank accounts, and life insurance and securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN of owner is required information that must be included on the report.
- D. Column “PROPERTY TYPE CODE” - Enter the property type code of each item. The property type codes are listed in Appendix D of this manual. Select the 4-character code that best describes the property being reported. The property type code is required information that must be included on the report.
- E. Column “DATE OF LAST TRANSACTION” - Enter the date the property became payable, redeemable or returnable. This is the date of the vendor check, the date a dividend became payable, the date a note became payable, the date a check or draft was issued, etc. or the last date there was **positive** contact from the owner regarding the property. The date of last transaction is required information that must be included on the report.

The Date of Last Transaction is not the date of the holder’s due diligence letter. Make sure that all reported accounts have reached the end of their statutory dormancy period.

- F. Column “IDENTIFYING NUMBER” - Enter the identifying number of each item such as check number, account number, employee number, etc. This number is not the holder number or federal employer identification number. The identifying number is required information that must be included on the report.

SPECIAL NOTE to holders reporting unclaimed property held or owing under any life or endowment insurance policy or annuity contract: Section 717.117(1)(b), Florida Statutes, provides that “For unclaimed funds which have a value of \$50 or more held or owing under any life or endowment insurance policy or annuity contract, the full name, taxpayer identification number or social security number, date of birth, if known, and last known address of the insured or annuitant and of the beneficiary according to records of the insurance company holding or owing the funds” must be included in the unclaimed property report submitted to the Department. This information is in addition to the owner information provided by the holder on the DFS-UP-121 form or the electronic file. If you are reporting on the Department forms, you can provide this information separately and include with the reporting package.

2.2.2 DFS-UP-128 for Securities

THIS FORM IS REQUIRED FOR ALL MANUAL REPORTS. This form is used to list the “common or preferred stock, bonds, debentures, or mutual funds” due for owners. (See Form on page 17). Section 717.117(1), Florida Statutes, requires that if a holder is reporting 25 or more different apparent owners, then the holder must file their report via computer diskette or CD-ROM.

Common or Preferred Stock and Mutual Funds eligible for DTC/DWAC transfer must be sent directly to the Department’s securities custodian. Two days prior to delivery you must email a list of the intent to deliver to the Department’s securities custodian. The list must include CUSIP#, security name, share amount and broker DTC #. The Department’s FEIN is 59-6001874. Information on the Department’s securities custodian can be found on our website at www.fltreasurehunt.org by clicking on the Reporting Unclaimed Property link and then on the Securities Transfer Information link found under the Reporting Links and Information section. **A copy of the email must accompany the unclaimed property report sent to the Department.**

Dividend reinvestment plans must be terminated by converting the whole shares to common stock and liquidating the partial shares. The whole shares can then be sent via DTC to the Department’s securities custodian. Information on the Department’s securities custodian can be found on our website at www.fltreasurehunt.org by clicking on the Reporting Unclaimed Property link and then on the Securities Transfer Information link found under the Reporting Links and Information section. Partial shares must be sold and the proceeds mailed to the Florida Department of Financial Services, Attn: Bureau of Unclaimed Property, 200 East Gaines St, Tallahassee, FL 32399. A listing containing the following information MUST accompany the proceeds for partial shares: Name of Security Liquidated, Corresponding Account Number, CUSIP, Quantity of Fractional Shares, and Dollar amount.

Direct Registration/Book-Entry shares must not be remitted to the Department. These issues of common stock must be transferred via DTC to the Department’s securities custodian. If the securities cannot be sent via DTC, physical certificates must be registered in the name of “Florida Department of Financial Services” and mailed to the Department’s securities custodian. Information on the Department’s securities custodian can be found on our website at www.fltreasurehunt.org by clicking on the Reporting Unclaimed Property link and then on the Securities Transfer Information link found under the Reporting Links and Information section. DO NOT deliver original certificate to the State of Florida with your report. A photocopy must be sent with the original report. Be advised that certificates registered incorrectly will be returned to you for re-registration and your report will be considered incomplete. Only one certificate must be delivered for each security position reported.

Securities remitted by certificate must be registered in the name of “Florida Department of Financial Services” and mailed to the Department’s securities custodian. Information on the Department’s securities custodian can be found on our website at www.fltreasurehunt.org by clicking on the Reporting Unclaimed Property link and then on the Securities Transfer Information link found under the Reporting Links and Information section.

To transfer securities not eligible for DTC issue a physical certificate and follow the same procedures for delivering physical certificates as described under ‘Direct Registration/Book Entry Shares’ above.

Delivery of Foreign Securities: When attempting to deliver foreign securities, contact the Department’s securities custodian to obtain delivery instructions and account information. Information on the Department’s securities custodian can be found on our website at www.fltreasurehunt.org by clicking on the Reporting Unclaimed Property link and then on the Securities Transfer Information link found under the Reporting Links and Information section.

Open end Mutual Fund Accounts/Closed End Mutual Fund Accounts: For securities transfer information for open and closed end mutual fund accounts, visit our website at www.fltreasurehunt.org under the Reporting Unclaimed Property link.

NOTE: If the Department does not receive an account statement with the report, it will necessitate additional correspondence from the Department, which may be time consuming for both parties and are subject to potential fines and interest penalties. DO NOT SEND SCREEN PRINTS AS A SUBSTITUTE FOR AN ACCOUNT STATEMENT.

2.2.2.1 DFS-UP-128 FORM DETAIL

- A. **Column “NUMBER OF SHARES REPORTED”** - Enter the sum of the shares, by issue, due the owner. Multiple issues for the same owner will require separate entries on the form.
- B. **Column “NAME AND LAST KNOWN ADDRESS”** – Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when the address is incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A). Enter the date of birth, if available. Reports that do not meet this requirement will be returned to the holder to supply the omitted information and are subject to potential fines and interest penalties.
- C. **Column “SSN/FEIN OF OWNER”** – Enter the social security number of the individual or FEIN for the business of the reported owner of the property. Social security numbers must be reported for securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN number is required information that must be included on the report.
- D. **Column “PROPERTY TYPE CODE”** - Enter the property type code of each item. The property type codes are listed in Appendix D of this manual. Select the 4-character code that best describes the property being reported. The valid codes for securities are SC08, SC10, SC11, SC14, SC15, SC16, SC17, SC19 and DM02. The property type code is required information that must be included on the report.
- E. **Column “DATE OF LAST TRANSACTION”** - Enter the date the property became payable, redeemable or returnable. This is the date a dividend became payable, the date of last communication with the owner, or the date that statements and mailings are being returned as undeliverable. The date of last transaction is required information that must be included on the report.
- F. **Column “ACCOUNT NUMBER”** - Enter the identifying number of each item such as check number, account number, employee number, etc. This number is not the holder number or FEIN. The account number is required information that must be included on the report.
- G. **Column “ISSUE OF STOCK AND CUSIP NUMBER”** - The issue name as shown on the certificate including series designation and the CUSIP number for each issue. The stock issue name and CUSIP number is required information that must be included on the report.

2.2.3 DFS-UP-129 for Safe Deposit Boxes or Other Safekeeping Repository

Per Section 717.116, Florida Statutes, all tangible and intangible property held by a banking or financial organization in a safe-deposit box or any other safekeeping repository in Florida that has not been claimed by the owner for more than 3 years after the lease or rental period on the box or other repository has expired is presumed unclaimed and must be reported to Florida.

THIS FORM IS REQUIRED FOR ALL MANUAL REPORTS. This form is used to list the “safe deposit boxes or other safekeeping repositories” due for owners. (See Form on page 19). **Section 717.117(1), Florida Statutes, requires that if a holder is reporting 25 or more different apparent owners, then the holder must file their report via computer diskette or CD-ROM.**

The Department will only accept tangible property from financial institutions. **The contents must be remitted between 120 days after the report due date and 180 days after the report due date.**

2.2.3.1 DFS-UP-129 FORM DETAIL

- A. **Column “NAME AND LAST KNOWN ADDRESS”** - Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when the address is incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A). Enter the date of birth, if available. Reports that do not meet this requirement will be returned to the holder to supply the omitted information and is subject to potential fines and interest penalties.
- B. **Column “SSN/FEIN OWNER”** – Enter the social security number of the individual or FEIN for the business of the reported owner of the property. Social security numbers must be reported for securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN of owner is required information that must be included on the report.
- C. **Column “PROPERTY TYPE CODE”** - Enter the property type code of each item. The property type codes are listed in Appendix D of this manual. Select the four-character code, which best describes the property being reported. The valid codes are SD01, SD02, SD03 and SD04. The property type code is required information that must be included on the report.
- D. **Column “DATE OF LAST TRANSACTION”** - Enter the date of the expiration of the lease or rental period on the safe deposit box. This is not the date of the due diligence letter or the date the box was drilled. The date of last transaction is required information that must be included on the report.
- E. **Column “BOX NUMBER”** - The number assigned to the owner identifying their safe deposit box or the number assigned by the holder as the safekeeping repository account number. The box number is required information that must be included on the report. **If the item being reported is from an “Unknown Owner” and there is no box number associated with it, use a specific number for the unknown account. For example, UNK 08-16-07. This would indicate the box number is Unknown and the date it was found.**

2.2.3.2 SAFE DEPOSIT BOX REPORTING REQUIREMENTS (IMPORTANT)

- A. The **Safe Deposit Box Inventory (UP-DFS-155)** form must be used to inventory the contents for a safe deposit box. A copy of the form listing the contents must be sent with the annual unclaimed property report (submit to Department by the April 30th due date). A copy of this form listing the contents must also be attached to each owner’s container of contents when sent. **(See Forms on pages 23-27)** Do not send the safe deposit box contents with the initial filing. Only send a copy of the UP-DFS-155 bank inventory form with the initial filing.
- B. A hard copy of the owner’s information reported and delivered must be included with the safe deposit box contents, and must be placed in the shipping container with the contents. In the event the owner claims their safe deposit box contents after the account has been reported, it must be noted adjacent to the owner’s name on the report, which must be included with the contents. The holder shall notify the Department in writing within 120 days of the filing of the report that the safe deposit box contents have either been claimed by the owner or have no commercial value and will not be remitted to the Department by the holder.

- C. Securities, such as common or preferred stock, found in a safe deposit box, which cannot be transferred into the name of “Florida Department of Financial Services” must also be listed on Form DFS-UP-129 or reported electronically as “safekeeping items”.
- D. Holders must follow the **Safe Deposit Box Inventory** guideline of numismatic (collectible) U.S. coin and currency in order to determine which cash and currency must be converted to a cashier’s check, and not remitted as found in the owner’s safe deposit box. This guideline is available on our web page at <http://www.fltreasurehunt.org>. Click on the Reporting Unclaimed Property link. Under the Reporting Links and Information section, click on the Numismatic List for Financial Institutions link (See Appendix H).
- E. Cashier’s checks may be issued for paper currency or coins not of collectible value found in a single safe deposit box or one check may be issued for paper currency and coins found in ALL safe deposit boxes being remitted.
- F. Monies remitted in this manner must be identifiable with the individual owners from whose safe deposit boxes the money is being remitted. The owner’s safe deposit box inventory sheet must be clearly marked to indicate the coins and paper currency converted to a cashier’s check. Cashiers checks remitted in lieu of face value coins or paper currency must be made payable to “Florida Department of Financial Services” **and be remitted with the safe deposit box contents. The safe deposit contents must be remitted between 120 days after the report due date and 180 days after the report due date.**

2.2.3.3 PACKAGING/SHIPPING OF CONTENTS REQUIREMENTS

- A. The contents of a safe-deposit box or other safekeeping repository which have monetary value shall be presumed unclaimed. Items having monetary value include stock certificates, bonds, traveler’s checks, certificates of deposit, money orders and historical documents including photographs of public figures. In addition, the Department recommends that the following items be remitted to the Department:

Adoption Documents
Bank Books/Passbooks
Baptism Certificates
Birth Certificates
Checkbooks
Computer Diskettes
Contracts
Court Records
Death Certificates
Deeds
Divorce Documents
Insurance Policies (All Types)
Loan Papers
Marriage Licenses
Medical Documents
Military Papers
Mortgages
Motor Vehicle Titles
Promissory Notes
Real Estate Documents
Tax Returns
Trusts
Wills

The Department requests that the following **NOT BE REMITTED** to the Department:

- Ammunition
- Articles of Incorporation
- Audio/Video Tapes
- Awards/Diplomas
- Bills (other than currency; such as a utility bill)
- Blank or Cancelled Checks
- Credit Cards
- Empty Envelopes
- Firearms
- Keys
- Letters/Notes
- Newspaper Clippings
- Photographs (Personal Family Photos)
- Post Cards

- B. A holder's safe deposit box contents shall be delivered to the Department in a single shipment. In lieu of a single shipment, holders may provide the Department with a single detailed shipping schedule that includes package-tracking information for all packages being sent. The detailed shipping schedule shall specify the name of the apparent owner previously reported to the Department, the physical address of the safe deposit box whose contents are being remitted, and the name of a person who may be contacted regarding the report and the remittance of the safe deposit box.
- C. All contents must be packaged securely to prevent damage during shipment.
- D. Breakables must be wrapped individually and packed in sturdy shipping containers.
- E. Heavy items such as large quantities of coins must be placed in cloth coin bags and packed in substantial shipping containers so they will not break open in shipment. If multiple shipping containers are being sent from the same location, **each shipping container must be numbered, i.e. 1 of 6, 2 of 6 etc.**
- F. **Ensure that all containers are clearly marked on the outside "DELIVER UNOPENED" in a prominent manner on several sides of the container.** The containers must be mailed to the following address: Department of Financial Services, Bureau of Unclaimed Property, 200 East Gaines Street, Larson Building, Tallahassee FL 32399-0360.
- G. The container must include the holder number of the bank as part of the return address on each shipping container.
- H. The delivery of the property to the Department through the U.S. Mail or other carrier **must** be insured at an amount equal to the estimated value of the property in order to protect the holder in case the package is lost in transit.
- I. In accordance with Section 717.119(5)(c), Florida Statutes and Rule 69I-20.036(4)(a), F.A.C., the penalty for the receipt of a safe deposit box container between 180 days after the report due date and 210 days after the report due date shall be \$100. Thereafter, the penalty shall be \$500 for each additional successive 30-day period. The penalty assessed against a holder shall not exceed \$4,000 annually. The penalty shall be remitted to the Department within 30 days after the date of the notification to the holder that the penalty is due



**ALEX SINK
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA**

Florida Department of Financial Services

GUIDELINES FOR USING SAFE DEPOSIT BOX

BANK INVENTORY FORM DFS-UP-155

In the past, financial institutions have used their own version of bank inventory forms for the inventory of unclaimed safe deposit box contents. Further, trying to capture the exact description of an item can be difficult and time consuming. This form is made available to financial institutions to assist them in the inventory of unclaimed safe deposit box contents. It is designed to capture pertinent information. The categories listed are followed by a brief description of the contents. In the event a description is not listed, a description may be inserted at the bottom of the category that best fits the item. For example: A safe deposit box containing 3 rings with different colored stones has been described as (1-yellow metal ring with green stone, 1-yellow metal ring with brown stone, 1-yellow metal ring with clear stone). With this inventory list, bank employees may report 3-yellow metal rings with stones. If you prefer to list out the items, use the last page of the inventory sheet. Reminder, write your descriptions legibly.

If you should have any questions, contact the Department of Financial Services, Bureau of Unclaimed Property, by phone (850) 413-5749.

2.3 GENERAL INSTRUCTIONS FOR ELECTRONIC REPORTING

Section 717.117(1), Florida Statutes, requires that a report identifying 25 or more different apparent owners must be submitted via electronic medium (Diskette or CD-ROM).

The Department of Financial Services requires that all reports to be submitted in the new NAUPA standard format for the electronic filing of unclaimed property information. The National Association of Unclaimed Property Administrators ("NAUPA") is an organization of all fifty states dedicated to developing uniform laws and the protection of the owners of unclaimed property.

The NAUPA standard format information can be printed from our website at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information Section, click on the **NAUPA Standard Format** link.

2.3.1 GENERAL INFORMATION

To create an electronic file in the NAUPA standard format, a NAUPA approved software program is available for free on our web page at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information Section, click on the **Holder Reporting Software and Instructions** link.

With the electronic filing of the annual unclaimed property report, the diskette or CD-ROM file replaces the Department forms DFS-UP-121, DFS-UP-128, and DFS-UP-129. **However, the DFS-UP-111 cover sheet MUST be completed and submitted with the diskette or CD-ROM (See Section 2.1).**

If the diskette or CD-ROM does not conform to the standard format, a cover letter will accompany the diskette or CD-ROM being returned to the holder. This letter will indicate the reason the disk or CD-ROM could not be processed. Your full cooperation in adhering to these instructions is vital to the successful processing of your diskette or CD-ROM. Mail your completed Form DFS-UP-111 Cover Sheet, remittance check, and diskette or CD-ROM to the following address:

Florida Department of Financial Services
Bureau of Unclaimed Property – Reporting Section
P.O. Box 6350
Tallahassee, FL 32314-6350

For holders who overnight express the unclaimed property report along with the remittance for unclaimed property due to Florida and for all other correspondence, use the following address:

Florida Department of Financial Services
Bureau of Unclaimed Property – Reporting Section
200 E. Gaines Street, Larson Bldg.
Tallahassee, FL 32399-0358

Holders may send their holder reports using any of the following media:

- 3.5" Diskette
- CD-ROM

The Department encourages, but does not require, holders to include paper printouts of the file to assist in correcting MINOR errors.

Florida will not be returning diskettes or CD-ROMS after processing of the annual report. These physical units will be retained as record of the original information submitted by the holder for their annual report of property presumed unclaimed.

2.3.1.1 DISKETTES AND CD-ROMS

Holders shall conform to the following standards:

- IBM PC/AT compatible 1.44MB 3 1/2".
- The file must be in Text format.
- A Carriage-Return and Line-Feed (CR/LF) will separate each record.
- All numeric fields right-justified, zero filled.
- The file will be the only file on the diskette or CD-ROM and will be in the root directory. (See section on multiple holder reports for reporting more than one holder on a single diskette or CD-ROM.)
- Diskettes may be compressed using PKZIP or WINZIP software.

External Labels - Any diskette or CD-ROM must include an external label with the following information:

- Holder Name and Number (Assigned by Florida).
- Federal Employer ID Number (FEIN).
- File Name
- Report Year

The following appendices relate to both Department forms and electronic reports.

3. APPENDIX A - RELATIONSHIP CODES TABLE (FORMS & ELECTRONIC)

For Field "W" on the PROPADD Record and Field "BB" on the PROPERTY Record (Electronic)	
AN - And account	OR - Or accounts
CF - Custodian	UG - Uniform Gift to Minor
AD - Administrator	IT - In Trust For
BE - Beneficiary	FB - For the Benefit of
JT - Joint Tenant with Rights of Survivorship	GD - Guardian For
TE - Trustee	EX - Executor
RE - Remitter of a cashier's check	AG - Agent
IN- Insured	AF - Attorney for
CN - Conservator	PO - Power of Attorney
CC - Co Conservator	PR - Personal Rep
PA - Payee	TC - Tenants in Common

4. APPENDIX B – OWNER TYPE CODES TABLE (ELECTRONIC ONLY)

For Field "BC" on the PROPERTY Record and "Y" on the PROPADD Record	
OT	All owners except Aggregate or Unknown
UN	Unknown Owner (no name available)
AG	Aggregate owner

5. APPENDIX C – TANGIBLE PROPERTY TYPE CODES TABLE (ELECTRONIC ONLY)

For Field "O" on the TANGIBLE Record	
SB01	Jewelry
SB02	Watches
SB03	Coins
SB04	Stock Certificates
SB05	Other Bonds
SB06	Personal I.D. Documents
SB07	Miscellaneous Other Items
SB08	Numismatic Bills
SB09	Foreign Bills
SB10	Foreign Coins
SB11	Checks, CD's, Travelers Checks
SB12	U.S. Savings Bonds
SB13	U.S. Gold
SB14	Foreign Gold
SB15	Cashier's Check, Face Value Monies

6. APPENDIX D - FLORIDA PROPERTY CODE AND DORMANCY TABLE (FORMS & ELECTRONIC) *SEE IMPORTANT FOOTNOTE**

CHAPTER 717, FLORIDA STATUTES			
PROPERTY TYPE	DORMANCY PERIOD (YEARS)	PROPERTY CODE	STATUTORY REFERENCE
FINANCIAL INSTITUTIONS			
Bank Drafts	5	CK05	717.105
Cashiers Checks	5	CK01	717.105
CD Interest Payments	5	CK16	717.106
Certified Checks	5	CK02	717.105
Checking Accounts	5	AC01	717.106
Christmas Club Accounts	5	AC04	717.106
Credit Memo	5	CK12	717.1045(4)
Deposit to Secure Funds	5	AC05	717.106
Foreign Exchange Checks	5	CK09	717.105
Gift Certificates/Cards	5	MS12	717.1045(4)
Matured CD's or Savings Certificates	5	AC03	717.106
Money Orders	7	CK07	717.104(2)
Registered Checks	5	CK03	717.105
Savings Accounts	5	AC02	717.106
Suspense Accounts	5	AC08	717.106
Travelers Checks	15	CK08	717.104(1)
Treasurers Checks	5	CK04	717.105
Unidentified Deposits	5	AC07	717.106
FINANCIAL INSTITUTIONS (TANGIBLE PROPERTY)			
Contents of Safe Deposit Boxes	3	SD01	717.116
Contents of Safekeeping Repository	3	SD02	717.116
Other Tangible Property	3	SD03	717.116
Unclaimed Loan Collateral – NonCash	3	SD04	717.116
INSURANCE COMPANIES			
Demutualization Cash	2	DM01	717.1071
Demutualization Stock	2	DM02	717.1071
Agent Credit Balances	5	IN08	717.107
Death Benefits Due Beneficiaries	5	IN03	717.107
Group Policy Benefits	5	IN02	717.107
Individual Policy Benefits	5	IN01	717.107
Matured Life-Limiting Age	2	IN09	717.107
Other Amounts Due under Policy Terms	5	IN07	717.107
Premium Refunds on Individual	5	IN05	717.107
Proceeds from Matured Policy	5	IN04	717.107
Unidentified Remittances	5	IN06	717.107
COURTS			
Condemnation Awards	1	CT02	717.113
Deposit Made with Court	1	CT05	717.113
Escrow Funds	1	CT01	717.112(4) and 717.113
Missing Heir Funds	1	CT03	717.113
Suspense Accounts	1	CT04	717.113
GENERAL			
Checks Written Off	5	CK14	717.102
Expense Checks	5	CK10	717.102
Other O/S Official Checks	5	CK15	717.102
Pension Checks	5	CK11	717.112
Security Deposits	5	AC06	717.102
Vendor Checks	5	CK13	717.102
Warrants	5	CK06	717.102
OTHER GENERAL			
Accounts Payable	5	MS08	717.102

Bonuses	1	MI06	717.115
Commissions	1	MS02	717.115
Credit Balances on Accts Receivable	5	MS09	717.102
Customer Overpayments	5	MS05	717.102
Delay Rentals	5	MI07	717.102
Discounts Due	5	MS10	717.102
Involuntary Dissolution or Liquidation	6 months	MS15	717.111
Minimum Royalties	5	MI09	717.102
Misc. Intangible Property	5	MS17	717.102
Miscellaneous Checks	5	MS16	717.102
Net Revenue Interests	5	MI01	717.102
Overriding Royalties	5	MI03	717.102
Payment Goods & Services	5	MS04	717.102
Pension, Profit Sharing Plans	5	MS14	717.112
Production Payments	5	MI04	717.102
Refunds	5	MS11	717.102
Royalties	5	MI02	717.102
Shut-In Royalties	5	MI08	717.102
Suspense Liabilities	5	MS18	717.102
Unclaimed Loan Collateral-Cash	5	MS13	717.106
Unidentified Remittances	5	MS06	717.102
Unrefunded Overcharges	5	MS07	717.102
Wages, Payroll, Salary	1	MS01	717.115
Worker Comp Benefits	5	MS03	717.102
Working Interests	5	MI05	717.102
SECURITIES RELATED			
Bearer Bond Principal – State and Local Government	1	SC07	717.112(5)
Bearer Bond Principal – Corporate	3	SC21	717.1101
Bearer Bond Interest – State and Local Government	1	SC22	717.112(5)
Bearer Bond Interest – Corporate	3	SC23	717.1101
Registered Bond Principal –State and Local Government	1	SC18	717-112(5)
Registered Bond Principal – Corporate	3	SC24	717.1101
Registered Bond Interest – State and Local Government	1	SC02	717-112(5)
Registered Bond Interest – Corporate	3	SC25	717.1101
Bonds (physical bonds and debentures)	3	SC14	717.1101
Cash in Lieu of Fractional Shares	3	SC09	717.1101
Credit Balances	3	SC20	717.1101(4)
Dividend Reinvestment Plans	3	SC19	717.1101
Equity Payments	3	SC04	717.1101
Funds Paid Toward Shares or Interest	3	SC06	717.1101
Mutual Fund Shares	3	SC16	717.1101
Other Certificates of Stock	3	SC11	717.1101
Profits	3	SC05	717.1101(4)
Shares of Stock & Underlying Shares	3	SC08	717.1101
Stock Redemption Funds	3	SC13	717.1101
Stock Warrants	3	SC17	717.1101
Unclaimed Dividends	3	SC01	717.1101
Unexchanged Stock of Successor Corp.	3	SC10	717.1101
US Government Securities	1	SC15	717.112(5)
FIDUCIARIES			
IRAs – Cash	5	IR01	717.112
IRAs – Securities	5	IR02	717.112
Escrow Funds	5	TR04	717.112
Fiduciary Funds	5	TR03	717.112
Paying Agent Accounts	5	TR01	717.112
Trust Vouchers	5	TR06	717.112
Undelivered or Uncashed Dividends	5	TR02	717.112

UTILITY COMPANIES			
Membership Fees	5	UT02	717.102
Refunds or Rebates	5	UT03	717.102
Utility Deposits	1	UT01	717.108

***COURTS AND GOVERNMENTAL AGENCIES - Including any court, government or governmental subdivision or agency, public corporation or public authority			
All Property Held by Courts and Government Agencies Regardless of Property Type (unless otherwise provided by a specific Florida Statute)	1 Year Dormancy Period		717.112(5) and 717.113

7. APPENDIX E - SAMPLE DUE DILIGENCE LETTER

January 1, 20XX

Mr. and Mrs. Good Customer
100 Any Street
City, State 23218

Dear Mr. and Mrs. Customer:

It is our policy to review and update our account records periodically. Our records of your (type) account indicate no transactions as of (LAST DATE OF ACTIVITY). State law requires us to report and remit the funds in this account to the state if we have not had customer-generated activity with you for a specified period of time. To prevent us from reporting and remitting your account to the state unclaimed property office, please check the appropriate box, sign in the space provided below, and return this form to us no later than (2 weeks) to (input address).

☐ The above address information is correct for the account and I am aware of the account.

☐ Please change the account holder(s) name and/or address as follows:

☐ I wish to close this account. Please send a check for the close-out amount to the following address:

Signature

Date

Your assistance is appreciated. If we can assist you in any way, please contact our office at (xxx) xxx-xxxx.

Sincerely

NOTE: This is intended only as an example of a due diligence letter. The holder should design the due diligence letter to meet their needs.

8. APPENDIX F - UNCLAIMED PROPERTY STAFF

Reporting Section: All questions regarding filing deadlines, extensions, penalties, dormancy periods, and electronic filing should be directed to the below telephone number, fax number or e-mail address.

Reporting Telephone Number: (850) 413-5522
Reporting Fax Number (850) 413-3018
Reporting E-Mail EReporting@MyFloridaCFO.com

Claims Customer Service: All questions regarding pending claims, researching for property and holder reimbursements should be directed to the below telephone numbers.

Claims Telephone Number (Toll-Free in FL): (888) 258-2253
Claims Telephone Number (Outside of FL) (850) 413-5555

General Telephone Number for all Sections (850) 413-5515
General Fax Number for all Sections (850) 413-3017

9. APPENDIX G – RECIPROCITY/EXCHANGE INFORMATION

Reciprocity/Exchange information can be printed from our website at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information Section, click on the **Reciprocity/Exchange Information** link.

10. APPENDIX H – NUMISMATIC CURRENCY LIST

The Numismatic Currency List can be printed from our website at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information Section, click on the **Numismatic List for Financial Institutions** link.

11. APPENDIX I – ELECTRONIC FILE ENCRYPTION INFORMATION

Electronic file encryption information can be printed from our website at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information Section under the **Reporting Instructions** link subsection click on the **Click here for more information** link.

12. APPENDIX J – NAICS CODE LIST

The NAICS Code list can be found on our website at www.fltreasurehunt.org. Click on the **Reporting Unclaimed Property** link. Under the Reporting Links and Information Section, click on the **NAICS Codes** link.